L Number	Hits	Search Text	DB	Time stamp
1	137	(706/59).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
2	104	(706/62).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
3	155	(706/60).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
4	88	(706/61).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:33
5	691	(706/45).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:33
6	371	(706/46).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:33
7	234	(706/50).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:33
8	0	("visualnearmodel").PN.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:34
9	0	("visualnearmodel").PN.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:34
10	0	("visualnearmodel").PN.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:34
11	847	visual near model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:35
12	24	visual near model$4 near tool$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 13:44
13	9626	decision near2 (tree or level$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:58
14	2	(visual near model$4 near tool$4) and (decision near2 (tree or level$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:42

15	6	(visual near model$4 near tool$4) and interactive	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:22
16	6	((visual near model$4 near tool$4) and interactive) not ((visual near model$4 near tool$4) and (decision near2 (tree or level$4)))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:36
17	24	(visual near model$4) and (decision near2 (tree or level$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:42
18	24	((visual near model$4) and (decision near2 (tree or level$4))) not (((visual near model$4 near tool$4) and interactive) not ((visual near model$4 near tool$4) and (decision near2 (tree or level$4))))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:42
19	13	visual near2 (decision near2 (tree or level$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:59
20	11	(visual near2 (decision near2 (tree or level$4))) not (((visual near model$4) and (decision near2 (tree or level$4))) not (((visual near model$4 near tool$4) and interactive) not ((visual near model$4 near tool$4) and (decision near2 (tree or level$4)))))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:59
21	41	visual near2 model$4 near2 tool$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 13:44
22	39	(visual near2 model$4 near2 tool$4) not (((visual near model$4) and (decision near2 (tree or level$4))) not (((visual near model$4 near tool$4) and interactive) not ((visual near model$4 near tool$4) and (decision near2 (tree or level$4)))))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 13:45
23	9	interactive near2 visual near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:26
24	2404	(707/102).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:27
25	1734	(707/2).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:27
26	493	(345/781).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:27
27	625	(345/835).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:27

28	763	(715/530).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 14:27
-	8	(("5251125") or ("5623613") or ("5704051") or ("5933140")).PN.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:50
-	99	(706/62).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
-	3195	decision near tree	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 15:51
-	3125	decision adj tree	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:51
-	2034	(decision adj tree) and user	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:51
-	396	browser near buttons	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:55
-	213682	question or quer$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:52
-	1393	(decision adj tree) and (question or quer$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:57
-	1195	((decision adj tree) and user) and (question or quer$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:56
-	234	(browser near buttons) and (question or quer$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:52
-	2	(browser near buttons) and (((decision adj tree) and user) and (question or quer$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:53
-	2	((decision adj tree) and user) and (browser near buttons)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:53
-	885	browser near2 buttons	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:55

-	4	((decision adj tree) and user) and (browser near2 buttons)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:55
-	4	(((decision adj tree) and user) and (question or quer$4)) and (browser near2 buttons)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:56
-	36323	user and browser	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 13:57
-	310	((decision adj tree) and (question or quer$4)) and (user and browser)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 14:05
-	3146	issue and risk and answer	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 14:06
-	2354	issue and risk and answer and cost	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 14:06
-	34	(((decision adj tree) and (question or quer$4)) and (user and browser)) and (issue and risk and answer and cost)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/12/12 14:06
-	233	decision near2 tree near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:40
-	123673	user near2 (interface or gui)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 15:51
-	137	(706/59).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
-	155	(706/60).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:32
-	87	(706/61).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/08/04 12:33
-	104	(706/62).CCLS.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 15:52
-	74	(decision near2 tree near2 model$4) and (user near2 (interface or gui))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 15:52

–	1178	decision near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:18
–	3	interactive near2 decision near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:16
–	3	real-time near2 decision near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:16
–	370	(user near2 (interface or gui)) and (decision near2 model$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:18
–	308	((user near2 (interface or gui)) and (decision near2 model$4)) not ((interactive near2 decision near2 model$4) or (real-time near2 decision near2 model$4) or ((decision near2 tree near2 model$4) and (user near2 (interface or gui))))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:19
–	2	visual near2 decision near2 tree near2 model$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/20 16:40

November 1998

US Army Corps
of Engineers ®

HOMEOWNERS
ASSISTANCE
PROGRAM
(HAP)

Department of the Army
Washington, D.C.

The Department of Army is proud to offer the Homeowners Assistance Program (HAP) to eligible military members and federal civilian and Non-Appropriated Fund employees. This program was authorized by law to assist eligible homeowners who, through no fault of their own, face a financial loss when selling their homes in an area where real estate values have declined because of a Base Closure or Realignment.

The Department of Defense has designated the U.S. Army as executive agent for HAP. The U.S. Army Corps of Engineers administers the program for the entire Department of Defense and the Coast Guard.

Working with military commanders and installation housing officials, the U.S. Army Corps of Engineers district real estate specialists are pledged to offer every possible assistance in determining and disbursing HAP benefits to eligible homeowners.

Base closures and force reductions are facts of life for the 90's. With the HAP and other initiatives, we will carry out the changing missions with a minimum of hardship to service members, employees and families.
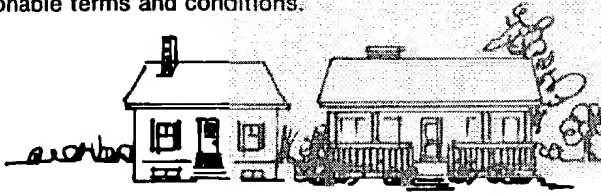
This brochure is designed to provide you the basics of HAP. If you need further information or assistance, contact the nearest district office whose address is included on the last page of this booklet.

Paul W. Johnson
Deputy Assistant Secretary of the Army
(Installations and Housing)
OASA (I,L&E)

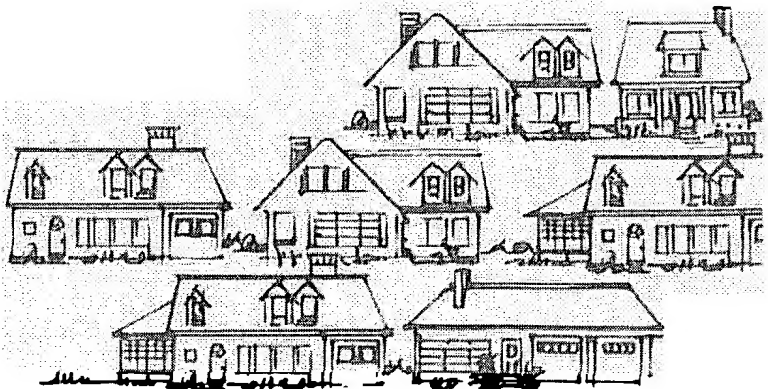## What Is the Homeowners Assistance Program?

The Homeowners Assistance Program, which we call HAP, was authorized in section 1013 of the Demonstration Cities and Metropolitan Development Act of 1966, as amended.

This act (law) provides for *some* monetary relief for eligible federal personnel — both military (including Coast Guard) and civilian — faced with losses on the sale of their primary residence when, "as a result of the actual or pending closing of such base or installation, in whole or in part, or if as the result of such action and other similar action in the same area, there is no present market for the sale of such property upon reasonable terms and conditions."

How does HAP work?

In general, HAP works in *three* ways. If you are eligible for HAP benefits, the Government can reimburse you for part of your loss from selling your home, *or* the Government can buy your home by paying off the mortgage, *or* HAP can help you if you default on your mortgage.

Who is eligible for HAP?

The applicant must be a military member (Coast Guard included) or federal civilian or Non-Appropriated Fund employee assigned or employed at or near the installation announced for Closure or Realignment and be the owner-occupant on the announcement date.

Also eligible are personnel transferred or terminated within six months prior to the announcement who were owner-occupants at the time of transfer; and

Civilian and military personnel on an overseas tour who transferred within 3 years prior to the announcement and who are homeowners in the area; and

Civilian employee homeowners on an overseas tour with reemployment rights in the area affected by the closure; and

A military member homeowner ordered into on-post housing within six months prior to the announcement.

In addition, applicants must be relocating beyond commuting distance from the area.

These are the general eligibility requirements. If you think you may be eligible, you should submit an application for a formal determination.

How do I apply for HAP benefits?

The basic application is made on DD Form 1607, application for Homeowners Assistance Program. Part III of the form must be completed by your personnel officer. In addition, you must submit a variety of documents to show evidence of your ownership of the property, your occupancy dates, your assignment orders, your efforts to sell the home (whether it was sold), and mortgage details.

A complete application package can be obtained from either the housing office or the personnel office on base.

Before you make an application, we suggest you contact the appropriate Corps of Engineers office (see end of brochure) for specific details.

Who makes the determination that we will have HAP?

The U.S. Army Corps of Engineers will analyze your community situation, make market surveys, and make a recommendation to the Deputy Assistant Secretary of the Army (Installations & Housing) for a final determination.

If the two basic conditions are met, a HAP program will be established. This will be administered by real estate personnel of The Corps of Engineers District Office in coordination with the Installation Commander.

Checklist

Once a HAP is established in your community, you can apply to the Installation Housing Office — unless the Installation Commander designates another responsible office. You must include *all* of the following with your application:

✔ DD Form 1607, Application for Homeowners Assistance. Part III of this form requires completion by your Personnel Officer.

✔ The deed to your dwelling which evidences your ownership of the property.

✔ Transfer orders, or amendment orders. Send one (1) copy.

✔ Retirement orders or separation letter. Send one (1) copy. This will provide further evidence of your relocation.

✔ Receipts from your utility company (or a signed and dated letter from your utility company) which states that you occupied your house on the date of the base closure or realignment announcement.

What happens if I can't sell my house?

The Government can acquire your house for the balance of any mortgage existing at the time of announcement, or for 75% of the prior fair market value (whichever is higher). If the amount you owe on your mortgage is less than the 75% of the prior market value, you can be paid the difference.

The amount of payment you receive for your HAP benefits may have to be adjusted for taxes and other liabilities, depending on the terms of the mortgage.

Many complicated situations will arise in individual cases as HAP is implemented around the country. This brochure is only provided to give you the basic facts. Your specific needs must be discussed with the real estate professionals administering the program in your area or community.

Closing

HAP is a growing program and we are committed to making it work with a minimum of delays. We realize how important your home ownership and your financial security are to you and your family. Good luck!

How will I know if HAP is available in my area/community?

Check with the Installation Housing Office, the Personnel Office, or call the U.S. Army Corps of Engineers District Office in your area. (See end of brochure.)

What's necessary for HAP to be implemented in my community?
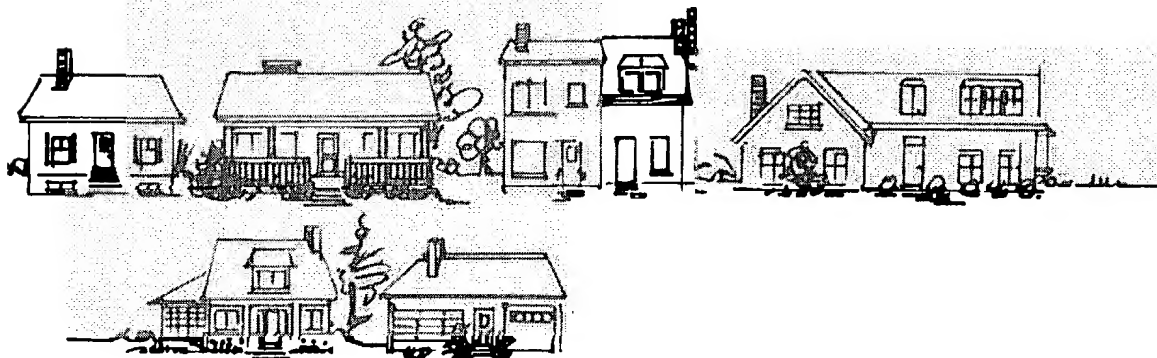
first

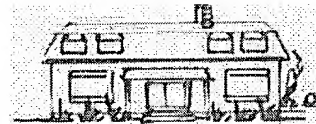There has to be an announcement of a base closing or realignment action which affects your community.

second

A determination must be made that real estate values have dropped *as a result of* the base closing or realignment.

Many other local factors may affect the price of real estate, but these two conditions determine whether your community is eligible for HAP.

A signed and dated statement describing your efforts to sell your house, or copies of your listing agreement, newspaper ads or other evidence that would be helpful.

If you sold the property to another party, include one copy of the deed transferring the property to the buyer *and* one copy of the closing/settlement statement.

NOTE!

If your mortgage is either VA Guaranteed or FHA Insured and you sold your house on a *private sale* by an *assumption of the existing mortgage,* we suggest that you request a *release of liability from either VA/FHA,* depending on the type of mortgage.

If your buyer is not acceptable to VA or FHA, you will not receive any HAP benefits until you obtain a release of liability.

Please note that *all* of these documents *are necessary* to help in expediting your application.

After I apply, should I stop trying to sell my house?

A key part of the process is your continued effort to sell your house privately, at the best possible price.

If your HAP application is approved and you meet all the eligibility requirements, you will be paid an amount up to the difference between 95% of the Fair Market Value prior to the closure announcement, and the appraised value at sale time.

Additionally, some of the costs for selling your home privately may be reimbursed to you.

Since HAP will not reimburse you for the total loss in value, it is to your advantage to sell at the best price possible.

U.S. Army Engineer District, Savannah, CESAS
P.O. Box 889
Savannah, GA 31402-0889
(912) 652-5020/5563/5978
1-800-861-8144
Internet Address: http://www.sas.usace.army.mil

Georgia, North Carolina, South Carolina, Alabama, Mississippi, Tennessee, Florida, Illinois, Indiana, Kentucky, Michigan (except Sawyer AFB and Wurtsmith AFB), Ohio, Tennessee (Ft. Campbell only), Maryland, Delaware, District of Columbia, Pennsylvania, Virginia, Rhode Island, New York, Vermont, New Hampshire, Massachusetts, Connecticut, Maine, New Jersey, West Virginia, and Europe.

Army Engineer District, Sacramento, CESPK
1325 J Street
Sacramento, CA 95814-2922
(916) 557-6850
1-800-811-5532
Internet Address: http://www.spk.usace.army.mil

Alaska, Arizona, California, Nevada, Utah, Washington, Idaho, Oregon, Pacific Ocean Rim, Montana and Hawaii.

Army Engineer District, Fort Worth, CESWF
P.O. Box 17300
Ft. Worth, TX 76102-0300
(817) 978-4047
1-888-231-7751
Internet Address: http://www.swf.usace.army.mil

Arkansas, Louisiana, Oklahoma, Texas, New Mexico, Colorado, Iowa, Nebraska, Michigan (Sawyer AFB and Wurtsmith AFB), Minnesota, North & South Dakota, Wisconsin, Wyoming, Kansas and Missouri.